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August 10, 2006*

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Robert A. and Sandra L. Cowman; Andrew and Ellen Dauscher;
Drs. David and Bonny Enrico; David W. and Pamela K. Sexton;
Evelyn Asher Sheerin, Trustee for the benefit of The Chris
H. Sheerin (deceased) and Evelyn Asher Sheerin 1984 Trust
Dated 5/31/84, Evelyn Asher Sherrin, Trustee of the
Chris and Evelyn Sheerin 1990 Trust, Sheerins Inc.;
Bruce Corum, Trustee of the Credit Shelter Trust, Juanita
N. Carter, Charles B. Anderson Trust, Rita P. Anderson
Trust, Baltes Company and the Mault Family Trust
("JV Direct Lenders")

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA**

In re:
USA COMMERCIAL MORTGAGE COMPANY,
Debtor.

USA CAPITAL REALTY ADVISORS, LLC,
Debtor.

USA CAPITAL DIVERSIFIED TRUST DEED FUND,
LLC,
Debtor.

USA CAPITAL FIRST TRUST DEED FUND, LLC,
Debtor.

USA SECURITIES, LLC,
Debtor.

Affects:

- ☐ All Debtors
☒ USA Commercial Mortgage Company
☐ USA Capital Realty Advisors, LLC
☐ USA Capital Diversified Trust Deed Fund, LLC
☒ USA Capital First Trust Deed Fund, LLC
☐ USA Securities, LLC

Case No. BK-S-06-10725-LBR
Case No. BK-S-06-10726-LBR
Case No. BK-S-06-10727-LBR
Case No. BK-S-06-10728-LBR
Case No. BK-S-06-10729-LBR
Chapter 11

**JV DIRECT LENDERS' JOINDER
IN THE OFFICIAL COMMITTEE
OF DIRECT LENDERS'
OPPOSITION TO STANDARD
PROPERTY DEVELOPMENT'S
MOTION FOR RELIEF FROM
AUTOMATIC STAY**
[AFFECTS USA COMMERCIAL
MORTGAGE COMPANY AND USA
CAPITAL FIRST TRUST DEED FUND]

Hearing Date: August 16, 2006
Hearing Time: 9:30 a.m.

1 The JV Direct Lenders, by and through Janet L. Chubb, Esq. and Jones Vargas,
2 incorporate by reference and join in the Opposition of the Official Committee of Direct Lenders to
3 Standard Property Development's Motion for Relief from Automatic Stay.
4

5 DATED this 10th day of August, 2006.

6 JONES VARGAS

7 By: //s// Janet L. Chubb
8 JANET L. CHUBB, ESQ.
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CERTIFICATE OF SERVICE

1. On August 10, 2006, we filed the following document(s):

**JV DIRECT LENDERS' JOINDER IN THE OFFICIAL COMMITTEE
OF DIRECT LENDERS' OPPOSITION TO STANDARD PROPERTY
DEVELOPMENT'S MOTION FOR RELIEF FROM AUTOMATIC STAY**

2. I served the above-named document(s) by the following means to the persons as listed below:

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9 For a party represented by an attorney, delivery was made by handing the document(s) to the attorney or by leaving the document(s) at the attorney's office with a clerk or other person in charge, or if no one is in charge by leaving the document(s) in a conspicuous place in the office.

9 For a party, delivery was made by handing the document(s) to the party or by leaving the document(s) at the person's dwelling house or usual place of abode with someone of suitable age and discretion residing there.

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Based upon the written agreement of the parties to accept service by email or a court order, I caused the document(s) to be sent to the persons at the email addresses listed below. I did not receive, within a reasonable time after the transmission, any electronic message or other indication that the transmission was unsuccessful.

9 e. By fax transmission (list persons and fax numbers):

Based upon the written agreement of the parties to accept service by fax transmission or a court order, I faxed the document(s) to the persons at the fax numbers listed below. No error was reported by the fax machine that I used. A copy of the record of the fax transmission is attached.

9 f. By messenger:

I served the document(s) by placing them in an envelope or package addressed to the persons at the addresses listed blow and providing them to a messenger for service. (A declaration by the messenger must be attached to this Certificate of Service).

I declare under penalty of perjury that the foregoing is true and correct.

DATED this 10th day of August, 2006.

Cheryl Byrne
Name

//s// Cheryl Byrne
Signature